

In re:
Ashley Marie Gjovik
Debtor

Case No. 25-11496-cjp
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0101-1
Date Rcvd: Jul 22, 2025

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2025:

| Recip ID | Recipient Name and Address |
|----------|---|
| 21011446 | + Apple Inc, Attention: Apple Payment Services, 10355 N. De Anza Blvd, Cupertino, CA 95014-2027 |
| 21011447 | + Boston Medical, Attention: Billing/Insolvency, One Boston Medical Center Place, Boston, MA 02118-2908 |
| 21011443 | JPMorgan Chase Bank, N.A., Mail Code LA4-7100, Monroe, LA 71203 |
| 21011448 | + Tremont Dental Care, Attention: Billing/Insolvency, 635 Tremont St., Boston, MA 02118-1346 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| db | + Email/PDF: ashleymgjovik@protonmail.com | Jul 22 2025 22:27:00 | Ashley Marie Gjovik, 18 Worcester Square, Apt 1, Boston, MA 02118-2945 |
| tr | + EDI: BMGDEGIACOMO.COM | Jul 23 2025 02:29:00 | Mark G. DeGiacomo, Mark G. Degiacomo, Trustee, Harris Beach Murtha Cullina PLLC, 33 Arch Street, 12th Floor, Boston, MA 02110-1424 |
| smg | + Email/Text: EOL-EMT-EBN@mass.gov | Jul 22 2025 22:32:00 | CHIEF COUNSEL, LEGAL DEPARTMENT, DEPARTMENT OF UNEMPLOYMENT ASSISTANCE, COMMONWEALTH OF MASSACHUSETTS, 19 STANIFORD STREET, 1ST FLOOR, BOSTON, MA 02114-2502 |
| smg | EDI: MASSDOR | Jul 23 2025 02:29:00 | MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, BOSTON, MA 02114-9564 |
| ust | + Email/Text: ustpregion01.bo.ecf@usdoj.gov | Jul 22 2025 22:32:00 | Richard King - B, Office of the US Trustee, J.W. McCormack Post Office & Courthouse, 5 Post Office Sq., 10th Fl, Suite 1000, Boston, MA 02109-3934 |
| 21011449 | + EDI: MAXMSAIDV | Jul 23 2025 02:29:00 | Aidvantage- U.S. Department of Education, Attention: Bankruptcy Discharge, P.O. Box 9635, Wilkes-Barre, PA 18773-9635 |
| 21011444 | + EDI: BANKAMER | Jul 23 2025 02:29:00 | Bank of America, Attention: Billing/Insolvency, PO Box 672050, Dallas, TX 75267-2050 |
| 21011445 | + Email/Text: GSBankElectronicBankruptcyNotice@gs.com | Jul 22 2025 22:32:00 | Goldman Sachs Bank USA, Salt Lake City Branch, Lockbox 6112, P.O. Box 7247, Philadelphia, PA 19170-0001 |
| 21011451 | + Email/Text: edbknotices@ecmc.org | Jul 22 2025 22:32:00 | U.S. Department of Education, Attention: Bankruptcy Discharge, 400 Maryland Avenue, SW, Washington, DC 20202-0001 |

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

District/off: 0101-1

User: admin

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2025

Signature: /s/Gustava Winters

Information to identify the case:

| | | | |
|---|-------------|-------------|---|
| Debtor 1: <u>Ashley Marie Gjovik</u> | | | Social Security number or ITIN: xxx-xx-2419 |
| First Name | Middle Name | Last Name | EIN: -- |
| Debtor 2: _____ | | | Social Security number or ITIN: _____ |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court: District of Massachusetts | | | Date case filed for chapter: 7 7/21/25 |
| Case number: 25-11496 | | | |

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|---|--|
| 1. Debtor's full name | Ashley Marie Gjovik | |
| 2. All other names used in the last 8 years | aka Ashley Marie Henderson | |
| 3. Address | 18 Worcester Square Apt 1 Boston, MA 02118 | |
| 4. Debtor's attorney Name and address | None | Contact phone _____ Email: |
| 5. Bankruptcy trustee Name and address | Mark G. DeGiacomo Mark G. Degiacomo, Trustee Harris Beach Murtha Cullina PLLC 33 Arch Street, 12th Floor Boston, MA 02110 | Contact phone 617-457-4000 Email: mdegiacomo@harrisbeachmurtha.com |

For more information, see page 2 >

Debtor **Ashley Marie Gjovik**

Case number **25-11496**

| | | |
|--|--|--|
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . | U. S. Bankruptcy Court J.W. McCormack Post Office & Court House 5 Post Office Square, Suite 1150 Boston, MA 02109-3945 https://www.mab.uscourts.gov | Hours open: Monday–Friday 8:30am–5:00pm Contact phone 617-748-5300 Date: 7/22/25 |
| 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | August 21, 2025 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID: 314 308 5012, and Passcode: 4451083823, OR call 1-781-757-3255 For additional meeting information go to https://www.justice.gov/ust/moc |
| 8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. | Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified. | |
| 9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | To object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 10/20/25 You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> To object to exemptions: Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors <hr/> To file § 503(b)(9) requests: Filing deadline: 60 days after the <i>first date set</i> for the meeting of creditors <hr/> For Debtor to take Financial Management Training: Filing deadline: 60 days from the first date set for the meeting of creditors | |
| 10. Proof of claim | For all other creditors, no property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. | |
| 11. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. | |